

IN THE CLAIMS

Please amend the claims as indicated in the following listing of claims, which replaces all prior listings of claims.

Claims 1-4. (Canceled)

5. (Currently Amended) A method of making payment over the internet comprising:
 - a. electronically crediting positive value from at least one pre-paid smart card into a first account to create a user account balance, wherein said first account is an individual user e-account with a third party institution, and wherein said electronically crediting positive value is performed by a user online at any time without disclosing a user's confidential information.
 - b. electronically debiting positive value from said first account in an amount less than or equal to said account balanceuser account balance without disclosing a user's confidential information, and
 - c. electronically crediting at least a portion of said positive value to a second account without disclosing a user's confidential information.
6. (Currently Amended) The payment method according to claim 5 further comprising increasing said user account balance by electronically crediting said first account with additional positive value from at least one pre-paid smart card without disclosing a user's confidential information.

7. (Canceled)

8. (Currently Amended) The payment method according to ~~claim 7~~claim 5, wherein said user's confidential information is personal or financial information.

9. (Currently Amended) The payment method according to claim 8, wherein said user's confidential information is bank account, credit card, birth date, or social security number information.

10. (Previously Presented) The payment method according to claim 5, wherein said positive value is an internet standard of value.

11. (Currently Amended) The payment method according to claim 5, wherein said electronically debiting and electronically crediting are performed for purchasing e-stamps.

12. (Currently Amended) The payment method according to claim 5, wherein said at least a portion of said positive value includes an amount for taxes further comprising collecting country specific point of sale taxes and forwarding said taxes to a tax authority.

13. (Currently Amended) An e-commerce payment system comprising:

- a. at least one pre-paid smart card comprising positive value,
- b. a first account for electronically depositing at least a portion of said positive value from said at least one pre-paid smart card, wherein said first account is a first

individual user e-account on a third party serverhosted on a third party institution's server, and wherein said electronically depositing at least a portion of said positive value is performed by a user online at any time without disclosing a user's confidential information.

- c. a second account for electronically depositing at least a portion of said positive value from said first account, wherein said second account is a merchant account or second individual user e-account on or linked to said third party serverthird party institution's server without disclosing a user's confidential information.

14. (Canceled)

15. (Currently Amended) The e-commerce payment system according to ~~claim 14~~claim 13, wherein said user's confidential information is personal or financial information.

16. (Previously Presented) The e-commerce payment system according to ~~claim 15~~, wherein said confidential information is bank account, credit card, birth date, or social security number information.

17. (Previously Presented) The e-commerce payment system according to ~~claim 13~~, wherein said positive value is an internet standard of value.

18. (Canceled)

19. (Currently Amended) The e-commerce payment system according to claim 13, wherein said merchant account or second individual user e-account is linked to said ~~third-party server to record transactions~~~~third party institution's server to electronically record debit and credit transactions between users and merchants~~ in real time.

20. (Currently Amended) A user-to-merchant e-commerce payment method comprising:

- a. establishing an individual user e-account with a third party institution,
- b. electronically depositing positive value into said account from at least one pre-paid smart card, wherein said electronically depositing positive value is performed by a user online at any time without disclosing a user's confidential information,
- c. electronically debiting at least a portion of said positive value from said user e-account without disclosing a user's confidential information, and
- d. electronically crediting a merchant or a second user e-account with said value debited without disclosing a user's confidential information.

21. (Canceled)

22. (Currently Amended) The payment method according to ~~claim 21~~claim 20, wherein said user's confidential information is personal or financial information.

23. (Previously Presented) The payment method according to claim 22,
wherein said confidential information is bank account, credit card, birth date, or social security
number information.

24. (Previously Presented) The payment method according to claim 20,
wherein said positive value is an internet standard of value.

25. (Previously Presented) The payment method according to claim 20,
wherein a user accesses said e-account by log in through a merchant website using an e-mail
address as a user name, a personal identification number, and a password.

26. (New) The payment method according to claim 20 further comprising
establishing a merchant e-account with a third party institution.

27. (New) The payment method according to claim 26, wherein a registered
merchant electronically accesses said merchant e-account by log in through a third party
institution's website using an e-mail address as a user name, a personal identification number,
and a password.

28. (New) The payment method according to ~~claim 7~~claim 6, wherein said
user's confidential information is personal or financial information.